

WORKING MOMS AND ECONOMIC DEVELOPMENT POLICY: ARE WE PLANNING
FOR WOMEN?

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INTRODUCTION

As time goes on, more and more women with children are remaining in or entering the paid labor force in the United States (Population Reference Bureau 2012). This increase can be explained in a number of ways, some factors, for example are the steady decline in men's real earnings, the increased educational attainment for women, the economic recession, as well as the growth in the number of single-mother families (Population Reference Bureau 2012).

Not only are more women with children becoming increasingly interested in participating in the labor force, they make up a significant part of working women (Population Reference Bureau 2012). The labor force participation rate, which refers to the percentage of the population either working or looking for work, for women who have children under the age of 6 was 68 percent in 2011, which has increased from 63 percent in 2005 (Population Reference Bureau 2012). Women, in general, increased their presence in the workforce from 71 to 72 percent from 2005 (Population Reference Bureau 2012). Men's labor force participation has dropped from 84 percent in 2005 to 82 percent in 2011 (Population Reference Bureau 2012). The labor force is becoming more and more female, and that number is only rising, while the US is experiencing a decline in the percentage of employed men in the labor force (Population Reference Bureau 2012).

Trends from the American Community Survey (ACS) show that the number of single-mother households is increasing, which helps explain the increase in women with children entering the labor force (Population Reference Bureau 2012). In 2011, 19 percent of the women working were single, however, 29 percent of the women with young children (children under the age of 6) who

were working were single mothers (Population Reference Bureau 2012). Single mothers are the main source of income for their families, so this makes sense that there would be a large percentage of them who work.

Women with children, single or married, feel they need to remain or enter the workforce because they want to avoid their skills becoming outdated which could lead to lower wages or earnings in the future (Population Reference Bureau 2012). Having a job also can be a source of health care benefits and also a way to accumulate a retirement plan, which are both beneficial not just to mothers, but to women in general (Population Reference Bureau 2012).

As the percentage of women with young children participating in the labor force increases, so does mother entrepreneurship (Population Reference Bureau 2012). The ACS shows that 3 percent women with young children were self-employed in 2011, increasing from 2 percent in 2005, and this is just for women with children under 6 (Population Reference Bureau 2012). States with higher immigrant populations like Arizona, Florida, Hawaii, and New York have higher percentages of mother self-employment and are more likely to become self-employed than states with lower immigrant populations like Maine, South Dakota, West Virginia, and Vermont (Population Reference Bureau 2012). These immigrant mothers are also more likely to become self-employed out of necessity versus opportunity (Population Reference Bureau 2012).

Mothers are typically the child's primary care taker, meaning that they are the ones who are either taking care of the child during the day or are in charge of finding child care during the day so that they can continue working (Population Reference Bureau 2012). As women desire to have more than one kid, the challenges of navigating work and parenting become increasingly more

challenging, causing some women to have to stay at home and stop working in order to watch their children (Population Reference Bureau 2012). Women who desire to continue to work after having children are also up against increasing child care costs, and sometimes it is financially more affordable to stay at home with the kids versus pay for child care and continue working (Population Reference Bureau 2012). Some solutions that women have found helpful are reliable and affordable child care, flexible working hours, or the opportunity to work from home in order to save money on child care (Population Reference Bureau 2012).

Entrepreneurship is becoming increasingly attractive to women as women-owned businesses are increasing at a significantly faster rate than male-owned businesses (Zarva 2015). According to the National Women's Business Council, the growth in small business owners since 2007 for white women-owned firms was 10.1%, for Asian women it has grown 44.3%, for Black women-owned firms it has grown 67.5% and for Hispanic women-owned firms it has grown 87.5% (Zarva 2015). Mothers find entrepreneurship to be more attractive than working in a corporate office because now these women have flexibility with the hours that they are working and it decreases the immense cost that is child care (Population Reference Bureau 2012).

With this shift towards entrepreneurship for women, more specifically for mothers desiring to own their own business, there are still many barriers and challenges that these women are facing when opening or managing a business. With this new demographic of entrepreneurs, a better understanding of what women need that is different than the "traditional" entrepreneur is necessary to

make sure these businesses receive the relevant support in order to ensure they are successful as well as sustainable.

LITERATURE REVIEW

ACCESS TO CAPITAL

According to the National Women's Business Council, the number of women-owned firms is growing at a rate twice as fast as firms in total (Coleman 2000, 37). Women-owned businesses are employing over six million people and are adding jobs faster than any firms on average (38). Even with these statistics, we are still seeing a lower rate of women-owned and minority-owned businesses using external financing as a source of capital to sustain and grow their businesses in comparison to men-owned small businesses (37). This is an issue because insufficient liquidity is one of the main reasons that small businesses and start-ups fail (37). There are several potential explanations for this lack of access to capital that women and minority small business face, from risk aversion to lack of financial sophistication to potential discrimination based on race or gender (38).

First, there is this idea that women are risk averse and utilizing capital is viewed as "more risky" (Coleman 2000, 38). In 1993, the National Survey of Small Business Finances was done to determine where and what institutions were major sources of external capital for small firms (38). The survey revealed that "banks provided 60 percent of the dollar value of credit used by firms from this survey" (38). In addition, women-owned businesses were significantly less likely to use banks as a source of capital in comparison to men (38). The National

Foundation of Women Business Owners also found that women were less likely than men to use bank credit (38).

These results analyzed by Coleman found that even when size and age of the company were held constant, “there were no significant differences between men and women in the use of most credit products” (Coleman 2000, 39). This tells us that women are simply using banks less, and this could be because banks are less attractive due to the fact that utilizing credit is viewed as being more risky (39).

Another potential explanation for lower use of banks for credit by women-owned firms could be discrimination (Coleman 2000, 39). There have been studies done, with relatively small sample sizes (Buttner and Rosen 1989, 1992) that did not find evidence of discrimination throughout the lending process (Coleman 2000, 39). However, a larger study done in Canada focusing on small businesses found that women were required to put up more collateral than men (39). Another study in Canada found that women were much less satisfied with their banking relationship than men (39). These studies might not show outright discrimination, but the trends indicate that women are experiencing something different than men in banks and with lenders, leading them to utilize bank loans and credit much less than men-owned small businesses do (39).

Some theory suggests that women-owned firms tend to be smaller and focused more on the service lines of business, so due to their size, the women are able to use personal resources instead of using bank credit in order to sustain their businesses (Coleman 2000, 39). This is in line with the idea that bank lenders are not necessarily discriminating against a business based on its

owner's gender, but these financial lenders are discriminating based on the size of the firm, impacting women more severely (49).

A study done by Susan Coleman, in order to better understand these theories and anecdotal evidence surrounding women entrepreneurs and access to capital, discovered that the terms in which women obtain credit is putting them at a relative disadvantage (Coleman 2000, 49). Women are typically granted smaller loans with higher interest rates in addition to having higher collateral requirements than men-owned firms (49). This study was the first done examining the terms of credit for men versus women-owned small businesses in the United States, and her results refute many past studies that simply state "size of business" for being the main reason banks are not lending money with the same terms, and as a result happens to impact women more (49).

Coleman addresses the idea that women are not using banks as frequent as men are when it comes to accessing capital (Coleman 2000, 50). According to her findings, women are not using banks or lending institutions as much as men, but that is because the terms of credit are very unfavorable for these women-owned businesses and as a result, decrease women's "willingness to seek out external credit" and affect "their perceptions of its availability" (50).

SOCIAL CAPITAL

With this lack of access to capital women and minority-owned businesses experience, these entrepreneurs "generate social capital to obtain resources for survival and social mobility: (Dominguez and Watkins 2003, 111). This is particularly important for women who are lower income, because it is much

more difficult for these women to obtain any sort of financial capital to sustain or grow their businesses. This social capital is defined “as the ability of actors to secure benefits by virtue of membership in social networks or other social structures” (112). Having social capital is a key way in that women grow their businesses, although it has its downsides as it can be extremely time-consuming and also limits women’s professional abilities (111). Nevertheless, this is sometimes the only way for women to obtain resources in order to promote their businesses.

This social capital can be found in two types of capacities: social support, which is “[a tie] that... help individuals to ‘get by’ or cope with the demands of everyday life and other stresses” (Dominguez and Watkins 2003, 112). These relationships are more to provide emotional support or small chores to help the woman be able to meet her daily necessities, but not to necessarily grow or advance herself (113). The other type of social capital can be obtained through social leverage, which is “[a tie] that helps individuals to ‘get ahead’ or change their opportunity structure” (113). Social leverage is seen as a weaker relationship tie, as it is not usually a woman’s family member or close friend, however, these relationships can result in a better job opportunity or a connection to someone who can teach a certain skill necessary for advancement (113). This aspect of social capital is much harder for low-income women because they have socially homogeneous networks, so “the same kinds of information and resources circulated, limiting their opportunities for advancement” (113).

Dominguez and Watkins view social leverage as extremely important for lower income women because this can be their “bridge” to an opportunity for

advancement, higher pay, increased resources, in addition to many other benefits (Dominguez and Watkins 2003, 113). The ability to find these “bridge” opportunities might be difficult, however, with “an appropriate balance of social support and social leverage,” this might be the key for low-income women to pursue their goals of escaping their poverty (114).

Dominguez and Watkins did an ethnographic study of low-income Latin American and African-American mothers in the Boston area to study how and what aspects of social capital positively or negatively impacted low-income mothers (Dominguez and Watkins 2003, 117). The authors discovered a few important strategies that low-income mothers can take in order to experience mobility and develop networks for social leverage (124).

First, there is an importance in office location and also job type in developing strong networks for social leverage (Dominguez and Watkins 2003, 126). In many examples of the women that participated in this study, having a job in an area close to other types of work or training opportunities increases the chances that the women are able to create these heterogeneous networks, cutting across race, socioeconomic status, and age (124). These opportunities for simple contact with another who might have a connection or job opportunity at a higher paying company or position is a key factor in forming these “bridges” for these women (124).

A second important aspect to creating and maintaining the “bridge” out of poverty is the balance of social support and social leverage, but also making sure there is some sort of class variation within these ties and networks in order to be able to take advantage of opportunities (Dominguez and Watkins 2003, 126). Too much reliance on strong ties, for example, close relationships with families

or friends, can discourage the development of the weaker ties found in social leverage networks (126). These strong social support relationships, particularly in lower-income women, are seen to discourage more educational attainment and to reinforce gender expectations that the woman is the one primarily responsible for her child and the care of her child (126).

Social support and social leverage can either work in tandem or in tension, so it is important for low-income mothers to understand and also have access to both in order to build social capital and find opportunities for advancement (Dominguez and Watkins 2003, 131). Understanding these challenges can help policy makers and also employers of low-income women because these networks are not to simply find a new job or try something new, for low-income mothers, these networks are a way of survival. More work needs to be done to understand the special needs mothers have and to make the workplace better at catering to the demanding lifestyle of mothers, especially low-income mothers.

CHILD CARE AND THE WORKFORCE

As it was mentioned earlier, more mothers, especially mothers with young children are participating in the labor force than ever before due to the rise of women's educational attainment and number of single-mother households (Population Reference Bureau 2012). Mother's in America still face a myriad of challenges in order to continue working to either best support their children or to continue pursuing their passions as human beings. It has been studied that women usually bear the burden of being the primary care taker or having responsibility for finding child care for their children (Dominguez and

Watkins 2003, 114). Access to affordable, yet quality childcare is one of those glaring issues being faced by mothers that still have yet to be solved. Some companies like Patagonia and IKEA have added on-site childcare, but unfortunately this is not the normal experience for mothers in America.

Rachel Connelly of Bowdoin College did a study in 1992 on the effects of the cost of childcare on women's labor force participation in order to determine if there was a tipping point in which women would leave the labor force (Connelly 1992). As a mother, there are several challenges that Connelly captured in her theoretical model that can explain the tipping point (84). A mother is balancing 1) the time she spends with her children, 2) her time spent at work as well as the wage she makes while working, 3) the time her child spends in childcare, 4) the money spent on child care, 5) the quality of that child care, 6) the number of children she has, and 7) the age of the child or children (84). Ultimately, it is up to the woman to weight and decide which factors matter most, but there are some generalities that can result from the model.

Utilizing a regression to find the estimates of the author's structural probit model confirm the author's hypothesis that childcare costs do, in fact, affect the decision of women to either participate in or leave the labor force (Connelly 1992, 90). Women who are able to find informal or no-cost childcare are positively correlated to participation, but these opportunities can be decreasing, which has started to negatively affect women's participation (90). Although for some women, the costs and benefits of time away from their child or children were weighed against the quality of childcare or weighed against the wages that she was making at her job, making the decision harder to predict because it is a more personal one (90). However, rates of mother workforce

participation were significantly lower for women with children at or below pre-school age than mothers with older children, and this was entirely caused by the result of higher childcare costs these women with 0-2 year olds faced (90).

In conclusion, Connelly suggests that as more women are entering the labor market, achieving higher educational levels and desiring to continue to provide their employers with vital and necessary perspective and skill, legislation should be enacted to lower the cost of childcare to women, or at least to certain families with lower incomes (Connelly 1992, 90). Without this legislation or regulation of childcare costs, women won't necessarily have a choice to work or not, it will be made for them through the unaffordability of childcare.

With childcare becoming more of an issue for working women, some companies, and even college institutions and universities, have sought out to create a more attractive and supportive environment for working parents by providing childcare subsidies or on-site childcare.

A study in New York City at Lehman College sought to understand the challenges that inner-city student mothers often face when trying to advance their knowledge and achieve higher educational levels (Gonchar 1995). Lehman College has on-campus childcare and studied its effects of this arrangement on 75 student mothers that were attending the college (Gonchar 1995). This study hypothesized a similar theory to Dominguez and Watkins in the sometimes "strong" or close relationships discourage educational attainment or a career when a young woman in the family becomes pregnant, and on-campus childcare seeks to counteract this phenomenon (Gonchar 1995, Dominguez and Watkins 2003).

Findings from this study indicated that on-site childcare allowed these inner city student mothers “to take substantially greater advantage of their educational experience and was a highly satisfactory intervention that recognized their special needs” (Gonchar 1995). In the opposition to those who believe that having on-site childcare for collegiate mothers is a “luxury,” this is a vital and important aspect of college that positively impacts not only the mothers utilizing the program, but society as a whole as it encourages more women with diverse perspectives to enter in and contribute to the workforce (Gonchar 1995).

Over the years, there has been a significant increase in employer-supported family-friendly practices as workforce demographics are changing as well as the “traditional” family structure is not as common (Ratnasingam et. al 2012). In a new era, 20% of large employers, who have more than 100 employees, are now offering either on-site or near-site childcare services (Ratnasingam et. al 2012). These companies understand that the goal of remaining competitive is to continue to add and maintain diverse and educated perspectives, as women are becoming more highly educated (Ratnasingam et. al 2012). As this is a positive addition, the motive behind adding on-site childcare is for attracting and retaining a talented workforce rather than having an altruistic mission to help manage the work-life balance many parents try to achieve (Ratnasingam et. al 2012).

Many studies have looked at simply the presence of on-site childcare and its impact on parents in the workforce, however, this is not enough as just having on-site childcare does not delve into the issues of quality childcare, employer attitudes towards families who use the childcare service, and many other factors that can affect the productivity and satisfaction workers have at their place of

employment (Ratnasingam et. al 2012). A work satisfaction study done by the Psychology Department at the University of Houston discovered that simply having on-site childcare is not enough, and can actually have negative impacts on employee attitudes and job satisfaction (Ratnasingam et. al 2012).

Even if the childcare was on-site, in this study, if the users of these childcare facilities “perceived that their organization was unsupportive of their family life, they were less engaged” in their workplace even in comparison to those using external childcare experiencing a similar lack of employer support (Ratnasingam et. al 2012). There was a similar phenomenon discovered with the quality of childcare (Ratnasingam et. al 2012). If the childcare quality was poor on-site, employees were less engaged and satisfied with their jobs in comparison to users of external childcare who perceived their center to be poor quality (Ratnasingam et. al 2012).

This is not to say that on-site childcare is a negative attribute that companies can provide for their employees, actually the exact opposite. However, when employees sense that their employer or boss is unsupportive of their lifestyle, the parent employee begins to either resent their organization, feel uncomfortable using the childcare service, or even fear that using it or exposing that part of their family life will have negative repercussions on their career (Ratnasingam et. al 2012). Providing on-site childcare is not the quick fix to solve work-life balance issues and to continue to attract high talent in parents at the workplace. There needs to be an understanding of a positive office climate not only towards the employees who do not have kids, but also to the ones who are parents (Ratnasingam et. al 2012).

MOM-ENTREPRENEURSHIP

It has been made obvious that in order to engage more parents and maintain them, especially mothers, in the workforce in traditional office settings, some culture changes must be made. There has been a movement towards self-employment and entrepreneurship among parents in order to overcome some challenges faced in the workplace. This movement for mothers entering into entrepreneurial ventures “is partially related to unrealistic expectations of what a working mother should be and accompanying guilt associated with not being able to meet those expectations” (Jean and Forbes 2012, 115). This supports the evidence discussed earlier that many women are leaving their work environments to become stay-at-home mothers in the early years of motherhood (ages 0-2) (115).

This label, “momprenneur” has been defined in many ways, but for this paper it will be defined as “a woman who is balancing the role of motherhood with being an entrepreneur” (Jean and Forbes 2012, 115). No matter how it is defined, the demographic of mompreneurs is significantly increasing all over the world (116). These moms, however, are facing some “differing norms, values, and societal expectations compared to other entrepreneurial groups,” impacting their success (115) These differing norms and challenges must be understood to improve policy surrounding this issue to promote mother-owned business success.

Typically, researchers, which are few on this new emergence of mother-owned businesses, have found the motivating factors to starting their own businesses is to be able to balance family life and work life, as their current company is not fulfilling that balance (Jean and Forbes 2012, 118). In a study

done in Canada focusing on mother entrepreneurs, financial motivators were the most common when asking mothers why they decided to start their own businesses (45% of women mentioned this in an interview), dissatisfaction with current/past work environments (40% mentioned) ranked second for most mentioned reasons as to starting their business, and the desire to pursue a market opportunity ranked third (35% mentioned) (119).

These motivators are much more “classic,” as they are experienced by entrepreneurs in general, however, mompreneurs have motivators that would be considered “forced,” as in the company made them feel forced to leave or their lifestyle could not keep up in the traditional workplace (Jean and Forbes 2012, 119). Other motivators were “work-family” related, such as the desire to stay at home or have more time with their children (119).

This study continued to look into what mompreneurs struggled with the most in terms of “expectation gaps” (Jean and Forbes 2012, 120). In other words, what were aspects that moms were unprepared for or lacked the resources for when starting up or running their business (120). The biggest gaps were related to financing, growth, and number of hours working (120). According to the study, these gaps came from a lack of human/social capital and a lack of inclusion in social networks (123). This might be due to the busy and non-traditional schedule that mom’s experience each day, potentially making meeting a mentor difficult.

A smaller gap is the need for childcare, as moms who started their own business in this study partially did so to reduce the childcare costs and be able to spend more time with their children (Jean and Forbes 2012, 122). Because this was a low concern, many mothers that participated in the study did not change

their childcare strategies, it was just a challenge that was necessary to plan for, especially if these mothers perceived that their business would grow quickly and demand more of their time to attend to their company (122).

This study is informative in what mothers can tend to struggle with or have to overcome in starting their own business; it is not representative of all mothers across various income levels and marital statuses. The study interviewed 20 women and 95% of these women were married at an average age of 38 years old (Jean and Forbes 2012, 117). 70% of these women described their total household income to be \$100,000 or more (117). These demographic statistics indicate that the risk to start a business or the ability to obtain financial capital might not have been as difficult for lower income mothers who might not be married.

Entrepreneurship is not only for the wealthy, but it is also a strategy for low-income people to experience economic prosperity (Kugler, Michaelides, Nanda, and Agbayani 2017, 6). Although self-employment can be a way out of poverty, most state governments in America make it extremely difficult for low-income businesses to sustain regulations in order to thrive in the neighborhoods that need it the most (Silvinski 2015). Low-income neighborhoods in urban areas face cyclical poverty patterns such as “higher crime rates, poor infrastructure, poor employee skills, and barriers to accessing debt and equity capital” which can be major obstacles in growing a business (Kugler, Michaelides, Nanda, and Agbayani 2017, 6).

These statistics are not just solely based on socio-economic status, research shows that there are four times as many supermarkets located in majority White neighborhoods in comparison to majority Black neighborhoods

(Kugler, Michaelides, Nanda, and Agbayani 2017, 6). Having the ability to thrive as an entrepreneur in these areas can be a factor to breaking the cycle and investing in disinvested neighborhoods to potentially revitalizing and providing low-income and minority residents with opportunities to “influence the business makeup of poor areas” (6).

In addition to understanding the challenges and barriers that women, in particular mothers, face when starting their own business, it is important to understand these challenges are intersectional in that they affect low-income and minority mothers as well, potentially in slightly different ways. The solutions to these barriers can provide many different groups the opportunity to advance themselves and their families to a better life.

A study done in Malaysia focuses on the impact of entrepreneurship on low-income, single mothers and how governments can better create programs that will help these women obtain success in their entrepreneurial ventures (Roddin, Noor, Sultan, Yusmarwati, Maziana, and Abdul 2011, 92). In line with many other studies, single mothers identify lack of education or training, lack of capital support, and lack of support from the government as barriers to starting and maintaining their own business (97). In Malaysia, there have been many actions taken by the government to eradicate poverty through entrepreneurship for women, like workshops or small business outlets and small loan financial assistance programs that has since then positively impacted many women experiencing poverty (97).

Even with these programs, single mothers are still proving to be financially illiterate when it comes to equity and capital necessary to fund their business (Roddin, Noor, Sultan, Yusmarwati, Maziana, and Abdul 2011, 98). This

study looked at how these programs could be improved so more single mothers could have success, and many past programs focus on leadership and organization, but could be improved by providing more capital support and financial literacy programs, as banks and lenders can be intimidating and even discriminatory (Coleman 2000, 39, Roddin, Noor, Sultan, Yusmarwati, Maziana, and Abdul 2011, 98).

In America, entrepreneurship can be a way out of poverty as well, and the government, at times, can stand in the way of these business owners of making their way out of poverty (Silvinski 2015). The low-income rate is 38%, meaning that of 100,000 low-income residents, 38,000 of them are entrepreneurs, which is higher than the national average, which is 30% (Silvinski 2015). Unfortunately, state occupational licensing laws negatively impact these entrepreneurs (Silvinski 2015).

The United States has a well-known, classic story of immigrants coming to America and having the ability to start a better life, but with these occupational licensing laws, the burden falls heavily on low-income entrepreneurs, allowing them to have their business, but barely be able to float above water (Silvinski 2015). These low-income entrepreneurs are most of the time minority residents, especially Hispanic and Latino residents (Silvinski 2015).

This can have a negative impact on the rate of low-income entrepreneurs and this is concerning because it fuels the income inequality challenge facing America (Silvinski 2015). Licensing allows for wage gains for those who are licensed at the expense of those who cannot afford or are not granted the permission to be licensed, and this decreases the business competitors that these lucky licensed owners have (Silvinski 2015).

A solution to allow more self-employed businesses to become certified and legal is “private certification” (Silvinski 2015). This takes the government out of the decision as to whether or not one can practice a certain business (Silvinski 2015). It allows a business owner to get approval from a “reputable private certifier in [their] chosen industry, [and] the state would have no power to keep you from opening a business” (Silvinski 2015).

WHY PLAN FOR WOMEN?

With all of this information about lack of access to resources, discrimination, lack of confidence due to this lack of access or discrimination, it begs the question: is it even important to plan cities and economies to support women? Still, women are facing huge barriers to the ability to work and provide for their families as they still “remain overwhelmingly responsible for human nurturing and domestic work, laboring as unpaid homemakers, nannies, or maids,” all while trying to achieve spectacular careers (Modlich 2008). However, do they need policies or plans to address these barriers in attempt to diminish the huge burden many women face when raising a family in addition to navigating cities as working members of the economy?

Ann Forsyth discusses non-conformist populations in her research paper, “Sexuality and Space”: Nonconformist Populations and Planning Practice.” She focuses mostly on gay, lesbian, and queer populations, however, she mentions “related nonconformist groups” as well, which can include single mothers or even working mothers as these groups are not conforming to their traditional “norm” (Forsyth 2001, 339). She goes on to state that these groups are growing in size and the concerns these groups are facing are not marginal when it comes

to urban planning (Forsyth 2001). Whether planners like it or not, these concerns will become increasingly visible and new policy or strategy must be created to combat these concerns (Forsyth 2001).

These concerns are also not trivial as women, specifically low-income women and mothers, face unsafe public transit situations and even a lack of safety in certain public spaces (Modlich 2008). As women continually addressed these concerns, rape is now prosecuted as a crime, women, in some areas, can ask the bus driver to drop them off along a bus route at any time after sunset, and elevators have been implemented to allow for strollers and disabled citizens to utilize public transportation (Modlich 2008).

Women are still facing issues when it comes to decision making, as on councils and in parliament, women still rarely occupy more than 30 percent, making it difficult to voice and advocate for their needs as well as other non-conformist group needs (Modlich 2008). Due to these multiple hats women wear as the primary childcare provider, career woman, and homemaker, women are often overlooked as not having enough time or energy to fill these roles that are able to make big decisions that affect these disempowered groups (Modlich 2008).

If safety and well-being of women and nonconformist groups like single mothers and working mothers isn't enough, many studies show that investing in women and their needs actually boosts the economy (Weinberger 2013). Investing in women is "increasing women's participation in the economy" and allowing them to be efficient and productive in ways that allow them to wear these multiple hats without all of the stress and challenge that comes with it (Blair 2013). Women, more than men, are putting their earning back into their

families and their local communities, which helps provide neighborhood revitalization (Weinberger 2013). In fact, women tend to invest 90 percent of their income back into the local community (Blair 2013). This alone should be reason for city planners to start listening to women and allowing their needs to be a priority when planning for communities in the first place, because they themselves are investing in it.

After a long history of discrimination in planning through zoning, housing access, business development, harassment in public spaces and transit, and access to financial capital, nonconformist populations are starting to become such a force that planners are going to have to start listening. Some cities have started to develop strategies and put nonconformist individuals in positions to help mitigate and overcome the challenges these populations face within their communities and their workplace, however, more can still be done to understand and provide for these powerful and deserving populations (Forsyth 2003).

HYPOTHESIS/GOALS

With this knowledge of the challenges and barriers that many women, particularly mothers, and especially low-income and single mothers, face when pursuing entrepreneurship and starting one's own business, I am interested to uncover the impact of a co-working space with child care and how that would provide a supportive and successful environment to work in and overcome these barriers.

The study will seek to answer two hypotheses:

H1: Lower income areas have fewer opportunities for mothers to find or have access to entrepreneurial and supportive resources for working mothers, such as access to capital or educational resources.

H2: Co-working or Makers Spaces that provide affordable childcare would be beneficial to self-employed or entrepreneurial mothers across all income levels.

METHODS

The following section will describe the methodical approach this study will take to uncover and understand the results supporting or refuting my hypotheses.

First, a survey was created in order to understand the areas where policy and/or the traditional workplace fail to meet the needs of working mothers. This survey was created using Google Forms and was distributed through various neighborhood mom groups on Facebook in two specific neighborhoods, the South Fulton neighborhood and the Oakhurst/Decatur neighborhood, in the Metro Atlanta Area in order to reach a diverse population of mothers.

The survey includes questions about the demographics of the mothers, including their race, their neighborhood location, their household income, her tax filing status, the mothers' occupations, and her current childcare situation. In addition, the survey seeks to understand more about her child or children, what educational opportunities are present in the community in comparison to what educational opportunities the mother actually takes advantage of.

The survey also has many open response questions that allow the mother to write about her experiences at her current job in terms of support of her schedule and lifestyle. There are questions regarding entrepreneurship and if the

mother has a desire or is currently self-employed, and what the barriers might be to becoming self-employed if she desires but is not currently self-employed. Finally, the survey asks about co-working and collaborative spaces, what is beneficial or problematic about the current “traditional” co-working spaces, and what would need to be added or removed to best support mothers in order to help them thrive as business owners.

The survey was posted to mom groups in 2 different neighborhoods, the Decatur/Oakhurst neighborhood and South Fulton County neighborhood. This will help understand Hypothesis 1 and if there is a spatial argument for lack of resources and investment, particularly when it comes to helping mothers succeed in their entrepreneurial ventures. In both groups, a \$20 Kroger gift card will be offered as a drawing prize in order to attract women to respond to the survey.

The neighborhoods I will compare, as mentioned above, are the Decatur neighborhood and the South Fulton neighborhood. These neighborhoods have a very different demographic and socioeconomic makeup, as well as quality of schools. The results from the survey will help determine if there is a place-based argument to be had about working mothers who live in lower income or minority neighborhoods in comparison to working mothers in more predominately white and affluent neighborhoods. It will also help to understand the challenges these working mothers face, and whether or not these challenges are shared among all demographics and socioeconomic statuses, or if they are unique to where a mother lives.

The survey received IRB approval as it involves the interaction with Human Subjects.

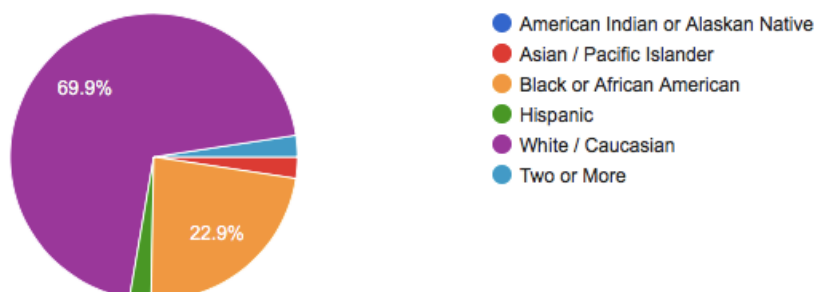
The results from the study will be analyzed in order to understand the challenges, if any, that women face in the workplace. Understanding these challenges will help formulate recommendations or alternative, non-traditional employment options to women whose traditional workplace is not meeting their needs. The survey also collects information about what has been beneficial to working women in order to provide some guidance to employers as to how to better accommodate these women by providing more of a certain amenity.

INITIAL FINDINGS

The survey had 84 respondents in total from many different areas throughout Atlanta. 58 of the women who responded (70%) identified as White/Caucasian. 19 of the women (22.9%) identified as Black or African American. Finally, 2 of the women (2.4%) identified as Hispanic/Latinx, 2 of the women (2.4%) identified their race/ethnicity as Two or More, and 2 of the women (2.4%) identified as Asian/Pacific Islander.

Which race/ethnicity best describes you? (Please choose only one.)

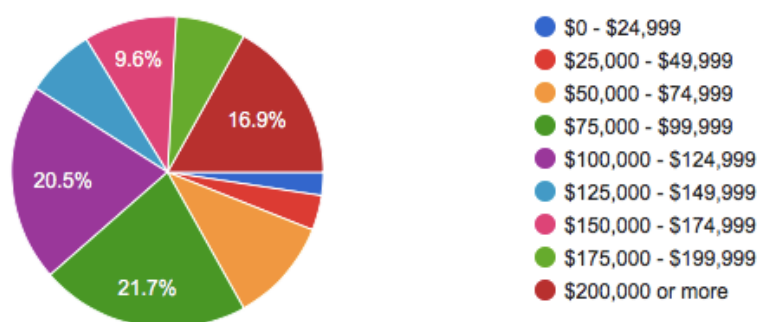
83 responses



The survey also measured the household income of the mothers and their families. 2 of the women (2.4%) had a household income of \$0-\$24,999. 3 of the women (3.6%) had a household income of \$25,000-\$49,999. 9 of the women (10.8%) have a household income of \$50,000-\$74,999. 18 of the women (21.7%) noted a household income of \$75,000-\$99,999, which was the most common household income noted on the survey. The next highest household income was noted by 17 women (20.5%) at \$100,000-\$124,000. 6 women (7.2%) noted that their household income was \$125,000-\$149,999. 8 of the women (9.6%) have a household income at \$150,000-\$174,999. 6 women (7.2%) noted a household income of \$175,000-\$199,999, and finally 14 women (16.9%) noted a household income greater than \$200,000. These results are not necessarily representative of lower income women as the majority of the women who took the survey have noted a household income of \$100,000 or greater.

What is your approximate average household income?

83 responses

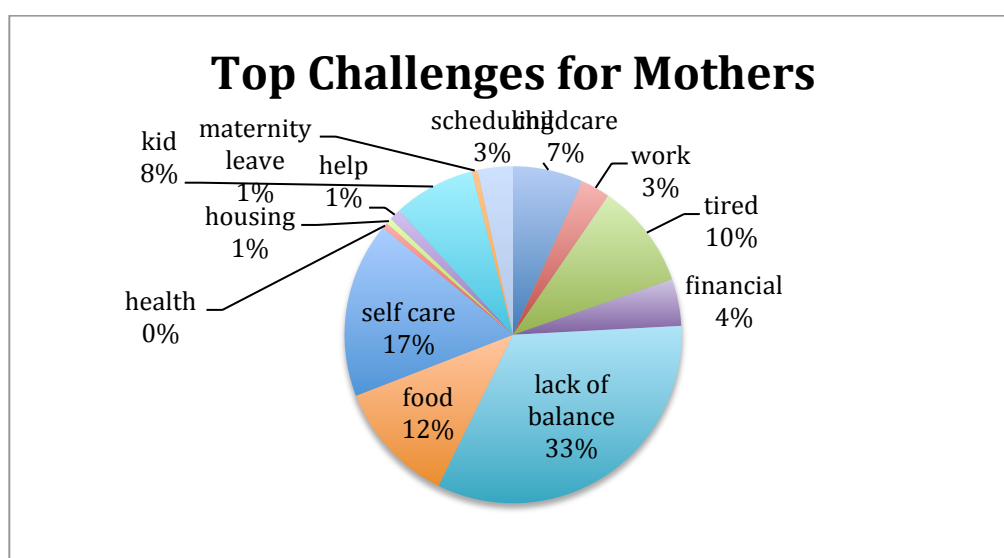


Of these women, 29%, or 24 of the women, indicated that they filed their taxes as the head of household. 54%, or 45 of the women, indicated that they

were not the head of household when filing for their taxes. The rest of the women, 14, or about 17% indicated that they file jointly or dual with their partner/spouse.

This survey sought to understand what challenges mothers are facing and how specifically entrepreneurship has the potential to be a non-traditional, non-corporate way of managing these challenges.

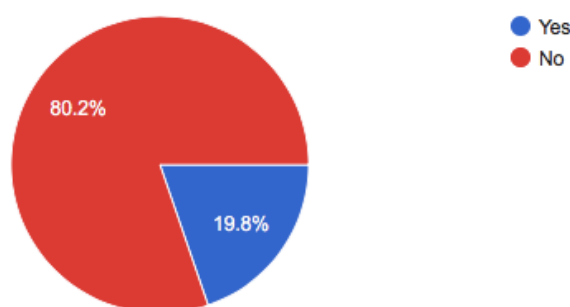
The mothers were first asked about the top challenges that they faced regularly. The majority of answers (33%) mentioned some sort of lack of balance in their life, specifically a work-life balance that is rarely achieved. The next common challenge mentioned (17%) was the lack of time for self or the lack of ability to take time for self-care. Some of the other frequent answers were a lack of time to have healthy food options for themselves and their children (12%), a feeling of exhaustion (10%), not knowing how to handle milestones or new phases (8%), and being able to find childcare that is affordable, of good quality, or with flexible hours (7%).



The mothers who answered the survey have a variety of careers they are pursuing, from stay at home moms, to tech entrepreneurs, to RNs. The mothers are also pursuing careers in dentistry, architecture, and consulting. In terms of self-employment, 20% of the women indicated that they were self-employed and 80% of the women are not self-employed. When asked if the woman desired to have her own business or be self-employed, about 32% of women do desire to be self-employed and 28% of women marked “Maybe,” indicating some sort of interest in being self-employed. 38% of women indicated that they were not interested in having their own business or being self-employed.

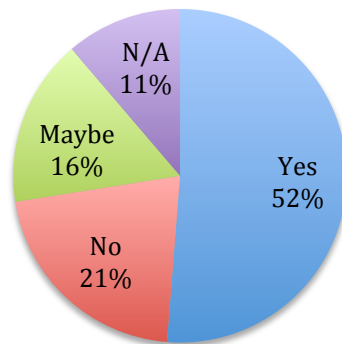
Are you self-employed/own your own business?

81 responses



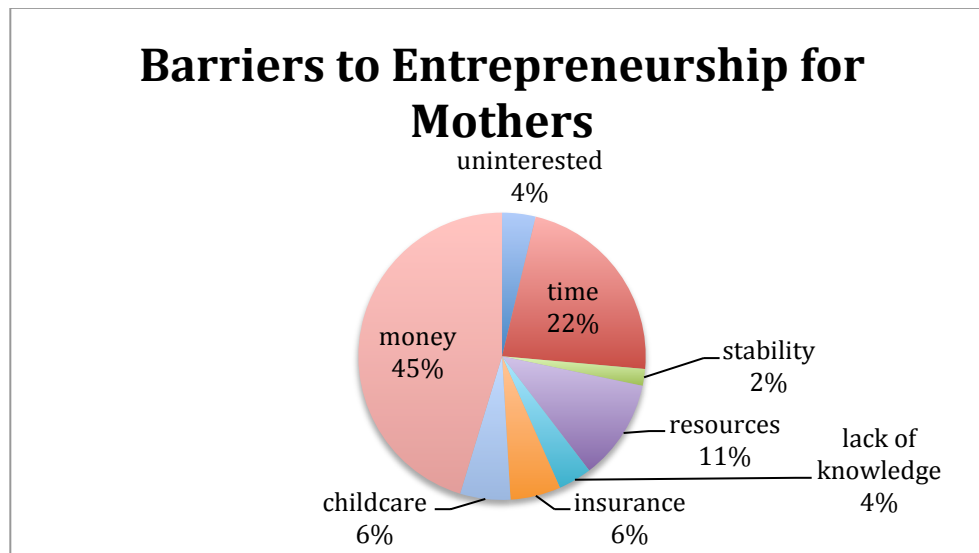
When asked if the mothers' current place of employment/employer respected the unique needs of a mother, 52% of mothers indicated that their employer did respect their needs, 21% of mothers said their employer did not respect their unique needs, and 16% of mothers indicated that some of the time their employer respected their unique needs. 11% of mothers answered “N/A”

**Does Your Current Place of
Employment/Employer
Respect Your Unique Needs
as a Mother?**



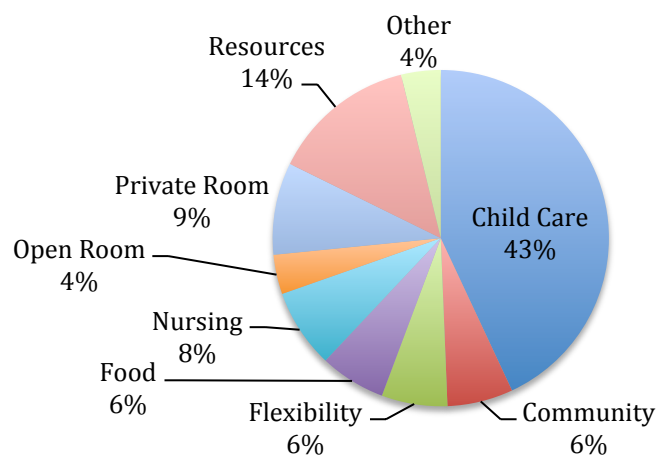
For the women who aren't self-employed but desire to be, they were asked a follow-up question about the obstacles and barriers that prevent them from pursuing self-employment or owning their own business. The most common barrier mothers mention (45%) was the financial capital to start their own company. The factor of money also was at play for women because some mentioned that they were unsure as to how they would make an income from their business. The next most common barrier was time (22%), which encompassed fears from not having enough time with their kids to being able to manage their time in a professional business setting. Women also indicated that not knowing where to get resources or the lack of resources women business owners have access to (11%) was a significant barrier in starting their own businesses. Other barriers include ability to find childcare that is affordable (6%), ability to find affordable insurance (6%), a general lack of knowledge

about entrepreneurship (4%), a disinterest in entrepreneurship (4%) and a lack of stability that a small business owner/entrepreneur experiences (2%).



The mothers then answered a question about current co-working spaces, if they have experience with these spaces, to talk about the aspects that do not meet the needs of the working mom life. The question was phrased “What would you like to see in a co-working space if you were to work at one, as a mother?” The most frequent response (43%) of mothers wanted to have on-site childcare in order to be able to interact with their children during the day, but not feel distracted by them to the point of being unable to be productive. Access to business resources, such as coaching, financial advising, and workshops, was another top answer (14%). The other answers included having a private room (9%), having areas for nursing (8%), healthy food options (6%), flexibility in hours (6%), a sense of community (6%) and an open conference room (4%).

Coworking Space Needs/Amenities for Mothers



After discussing the mothers' current working conditions and future desires, the survey asked some questions about the mothers' children in order to understand what resources and opportunities are available to these women based on where they live.

The children of the mothers surveyed range from 3 months to 18 years old, and most children are in the 3 years old -7 years old range. 67.5% of the children were identified as female, 62.7% were identified as male. 1.2% of the population preferred not to say. 49.9% of the children attend public school, while 31.3% of the children do not attend public school. 18.8% of children are too young to attend public or private school and the mothers indicated that they were currently in daycare.

Most of the children are districted to attend public school in the City of Decatur, these schools rank at #2 out of 183 for the Best School Districts in Georgia. These schools rank very highly in many areas in addition to best school district, so the fact that the majority of children attend public school might be

influenced by the high quality of schools majority of survey respondents indicated their child is districted to go to or currently attends.

DISCUSSION

The results from the survey align well with the small amount of research that has already been done focusing on working mothers. When mothers are asked about the biggest challenges they face, a large part of their struggle is to balance life at work between life at home, raising a child or children. This struggle to balance the desire to work and raise a child leads to a lot of other challenges like when to take time for self-care or how to have healthy food options available for themselves and their children.

60% of women, when asked if they desired to be self-employed, indicated that they had some sort of interest in being self-employed. These can be for reasons like flexibility of hours, ability to bring kids to work, the ability to pursue ideas that mothers are passionate about, and many others. The high number of women that desire to have their own business could be due to the fact that 37% of women still feel that their current employer does not respect their unique needs as a working mother. Women mentioned issues from not having access to pump or nurse their children to being shamed for leaving to tend to a sick child to missing out on work events or after-work meetings that could potentially lead to a promotion.

With these external pressures, women are forced to put themselves through taxing situations to have the same opportunities and be on the same playing field as men. This paper focuses on how entrepreneurship can help alleviate some of the pressures working women face in traditional, corporate

settings. Women in entrepreneurship still face challenges as well, as indicated in the survey. Women have doubts about themselves and the entrepreneurial route that can hold them back from pursuing their passions. They also can run into situations that, similarly to their corporate work, do not respect or accommodate for their unique needs as mothers.

The survey asks women to indicate what barriers prevent them from pursuing entrepreneurship, and there were some women who were simply uninterested in entrepreneurship, but those who were interested found that financial capital was the biggest barrier to starting their own business. Previous research has shown that women utilize less financial capital in the form of bank loans or investment from investors and this can be due to several factors like lack of confidence navigating the financial capital system, however, studies show that women trying to access financial capital are significantly discriminated against compared to men. This can be seen through a denial of a loan or a higher interest rate for women owned businesses, as previous research has shown.

A few other barriers women indicated they faced were a lack of resources and information to start their own business in addition to a fear of the time commitment that the entrepreneurial and small business lifestyle requires. The answers the women from the survey provided were indicative that there is a lack of knowledge and resources for women to utilize to feel confident in starting their own business, even if they desired to.

As an economic developer of a city or locality, it is important to understand these barriers women business owners, especially minority women business owners face when trying to start their own business. Policy at these levels can be implemented to help women feel more confident in starting their

own business such as providing resources on city websites as to how to apply for business licenses and permits for small businesses. Also, local governments could simplify the process for small businesses to obtain licenses in order to make the process less overwhelming and stressful for new entrepreneurs.

It is also important for local governments to understand the discrimination that lenders can have towards women, specifically minority women business owners. City and local governments can implement harsher punishments for lenders who discriminate or who offer higher interest rates for businesses solely for the reason that they are women-owned. In addition, governments can provide resources and workshops in order to encourage women owned business growth. If this isn't feasible, governments can help give funding to grassroots or community organizations that are already doing work to help encourage more women-owned businesses. These entities should be aware that women struggle with understanding and having access to financial capital in order to focus on making this an area the women can gain confidence in.

A solution that I have looked into is examining current co-working spaces, which are spaces that allow for entrepreneurs to rent space at an affordable rate, ranging from an open, shared desk to a private office. By understanding what mothers like about these spaces or think is lacking in these spaces helps create a space that can be more amenable to working mothers, and parents. The mothers from the survey who have experience or who are interested in working at a co-working space answered a question about what amenities these spaces should offer to make them more realistic for working mothers to work in.

The answer that was most overwhelming was on-site daycare. Entrepreneurial mothers talked about how they struggle to be productive at

home, as part of the reason they began working from home was to save money on childcare. However, in giving up the cost of childcare, things at home became less efficient in terms of their business. Childcare costs are extremely expensive and with fulltime, offsite daycare, hours are fairly strict without the flexibility for mothers to interact with their children during the day. On-site childcare at a co-working space would allow mothers to be more productive without feeling the guilt and stress of being away from their children all day or having to commute to drop off and pick up their children from an off-site childcare facility. This also aligns with the research stating that parents have more productivity when companies offer on-site childcare in addition to feeling more of a work-life balance.

This survey made it obvious that business resources and childcare were two significant challenges working women are dealing with, even in non-traditional work settings such as co-working spaces. Women are quickly growing in the entrepreneurial and small business sector, however, are still lacking the resources and confidence to succeed in this space. Women are becoming more educated than men, so providing these women entrepreneurs with the tools they need to be successful is beneficial for local economies. Women are also starting to occupy the entrepreneurial space in a large way, so having economic development plans and ways to support these women aren't just good for working mothers, it is good for the entire economy.

LIMITATIONS

The survey that was sent out had a few limitations. The first is that the survey had several open response questions and in order to analyze these

questions, self-coding was required. This coding could be biased as I interpreted the answers and coded them on my own. I did my best to be as accurate as possible so that the answers were not too biased.

Also, the survey was not the best representation of all mothers, as many women who took the survey indicated they were from the City of Decatur and a part of middle to upper class families. There were some answers from mothers in other areas of South Fulton County; however, the majority of respondents were from Decatur. Decatur women are typically well-educated, upper class, white women who have access to co-working spaces and resources to launch their businesses. These women are also typically married, which makes it easier to take the risk to start their own business as they already have a steady income from their spouse. The lack of respondents from South Fulton could potentially be due to the digital divide, or the lack of access low-income women have to a computer along with the lack of experience they have surrounding technology (Dominguez and Watkins 2003). This survey is somewhat lacking in the diversity of working mothers' experiences, which could also bias the answers.

CONCLUSION

Working women, specifically mothers, have to overcome challenges regularly to be noticed or deemed legitimate by their superiors and co-workers. From a lack of paid maternity leave to not providing proper nursing areas, these micro aggressions can take their tolls, causing some working mothers to feel the need to quit their job in order to have the flexibility and time to be with their children. As there should be the option to discontinue working, mothers should not be forced or pressured to have to leave their jobs by employers due to the

unique needs mothers face. In fact, women are becoming more educated and qualified for work in comparison to their male counterparts, so employers should recognize that these civilians are an asset to their companies and not burdens (Population Reference Bureau 2012).

However, recognizing that a working mother is an asset is not necessarily the norm at this point in time (Coleman 2000). In response to this, some mothers have left their traditional, corporate jobs and started their own businesses with the ability to work from home as well as watch their children (Population Reference Bureau 2012). This comes with its own challenges as managing kids and a business can be, at times, unproductive. Also, if women are leaving their jobs to start a business, chances are they don't have the expertise or experience in running their own company. Many women who are struggling to juggle kids and a business are not able to find time or resources to be able to get off of the ground, find financial capital, or know when or how to expand their business (Coleman 2000).

Previous research has shown that women business owners are sometimes discriminated against, especially when obtaining financial capital from lenders (Coleman 2000). Even though the number of women owned small businesses are increasing, male small business owners still experience more success due to better access to financial capital and resources for small businesses (Coleman 2000, Population Reference Bureau 2012). Also, as women are typically the primary caregiver for her children, working at a co-working space or small business office isn't always ideal because childcare is expensive and bringing your child to an open office setting is not the most ideal option.

With this research, I discovered that women desire to have a space where they can work, but also have their children be easily accessible. This is the struggle working mothers have indicated throughout the survey is that they love their children and want to be able to spend quality time with them in ways that traditional daycare is less flexible about, but they also have their own passions and careers that they want to be able to pursue without being constantly distracted. A solution to this could be a co-working space that provides on-site and affordable childcare that offers flexible hours and access to private spaces for a productive environment. This space would also be able to help create community among mothers who are experiencing similar struggles in the hopes that these women would offer their support and ideas of innovation with each other.

As planners, it is important to understand the challenges women are facing as they navigate the city, the local economy, and more generally, through life. Women are increasingly occupying space and sharing their voices within the city, and as planners, specifically in this case economic and community development-focused planners, we need to be able to respond to unique needs whether that is more affordable daycare, whether that is better access to financial capital, or other solutions (Forsyth 2001, Modlich 2008). Planners do not necessarily have a great representation of women, let alone mothers, let alone mothers who are persons of color, so it is difficult to fully understand and be able to respond to the needs of these women (Forsyth 2001). However, for the city and local economy to truly experience success, it must be recognized that soon, these women will have a large part of contributing to the city's economic vitality, and policy must be constructed in order to make sure these capable and

productive business owners are receiving the necessary tools to have success not only for their own sake, but also for the city's sake.

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